

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF RHODE ISLAND**

In Re: Tina M. Gelinas aka Tina Gelinas and Irwin W. Gelinas	Case No. 16-11890-DF Chapter 13
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**CONSENT ORDER REGARDING MOTION OF SHELLPOINT MORTGAGE
SERVICING AS LOAN SERVICER FOR BANK OF AMERICA, N.A. FOR RELIEF
FROM THE AUTOMATIC STAY**

Now come Bank of America, N.A. (“Secured Creditor”) and Tina M. Gelinas aka Tina Gelinas and Irwin W. Gelinas (collectively the “Debtors”) who state that cause exists for Secured Creditor obtaining Relief from the Automatic Stay with respect to the property identified as 38 Saint Leon Avenue, Woonsocket, RI 02895 (the “Property”). The Property is encumbered by a first mortgage given by the Debtors to Fleet National Bank (the “Mortgage”). The Mortgage is dated June 16, 2003 and is recorded in the City of Woonsocket Land Evidence Records in Book 1288, Page 443. Thereafter, the Mortgage was assigned to Secured Creditor. Shellpoint Mortgage Servicing is the current servicer for this loan on behalf of Secured Creditor. Despite cause existing for Relief from the Automatic Stay, Secured Creditor is willing to forbear from exercising said relief under the following terms and conditions:

1. The total post-petition arrearage as of June 20, 2017 is \$7,538.20. This amount is comprised of the following:

- 5 monthly payments (02/01/17 - 06/01/17) at \$1,389.38/mo.	\$6,946.90
- Motion Fees and Costs	\$1,031.00
- Less Suspense Balance	\$(949.68)

Total Post-Petition Arrearage	\$7,028.22
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2. The Debtor shall pay the arrears balance of \$7,538.20 in the following manner. Commencing July 1, 2017¹ and monthly thereafter through and including December 1, 2017, the Debtors shall make monthly payments as set forth below:

Due Date	Monthly Mortgage Payment Amount	Monthly Arrearage Amount	Total Monthly Payment
07/01/17	\$1,389.38	\$1,171.37	\$2,560.75
08/01/17	\$1,389.38	\$1,171.37	\$2,560.75
09/01/17	\$1,389.38	\$1,171.37	\$2,560.75
10/01/17	\$1,389.38	\$1,171.37	\$2,560.75
11/01/17	\$1,389.38	\$1,171.37	\$2,560.75
12/01/17	\$1,389.38	\$1,171.37	\$2,560.75

¹ Grace period recited in Note is still applicable.
16-026530 / BK01

3. The payments required under Paragraph 2 of this stipulation shall be made in payable to Shellpoint Mortgage Servicing, the servicer of this loan on behalf of the Movant, and shall be mailed to the following address:

Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603-0826

4. If the Debtors fails to make said payments by the dates specified in paragraph 2 of this consent order, the Movant or Servicer may file an Affidavit of Non-Compliance, seeking relief from stay after ten (10) days notice of default to the Debtors' attorney with a copy sent directly to the Debtors, by first class postage prepaid, and by facsimile or email to Debtors' Counsel.

5. In the event that the case is converted to a Chapter 7 proceeding for any reason the Debtors shall have ten (10) days from the date of such conversion to bring the account contractually current (meaning that all then existing prepetition and post-petition arrears balances must be paid in full) failing which Movant or Shellpoint Mortgage Servicing, Servicer, their respective successors or assigns, may file an Affidavit of Noncompliance with the Court seeking approval to proceed with foreclosing its Mortgage in accordance with applicable laws upon the order of the Court.

6. The terms of this stipulation shall be null and void if this case is dismissed.

7. The monthly mortgage payment amount is subject to change based on contract/escrow changes that will be reflected in any Notice of Mortgage Payment Change filed in accordance with F.R.B.P. Rule 3002.1.

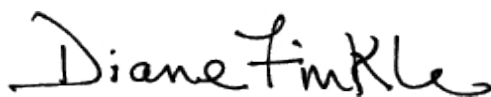
Agreed on this 17th day of July, 2017.

Bank of America, N.A.
by its attorney,

/s/ Catherine V. Eastwood
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 07/17/2017

Hon. Diane Finkle
United States Bankruptcy Judge